

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kevin Michael Keough  
Debtor

Case No. 18-03251-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 14, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Kevin Michael Keough, 335 Folkstone Way, York, PA 17402-4229
5105403	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P O Box 117, Columbus OH 43216
5092101	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5092105	Fbc Mortgage, 425 Phillips Blvd, York PA 17402
5092106	Fbc Mortgage Llc, 189 South Orange Aveste, Orlando FL 32801
5092099	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5092102	+ EDI: GMACFS.COM	Nov 15 2022 00:13:00	Ally Auto, P.o. Box 9001951, Louisville KY 40290-1951
5092103	+ EDI: GMACFS.COM	Nov 15 2022 00:13:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington MN 55438-0901
5422982	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5105667	EDI: GMACFS.COM	Nov 15 2022 00:13:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5092104	+ EDI: GMACFS.COM	Nov 15 2022 00:13:00	Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300
5094191	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5118351	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 14 2022 19:10:00	FBC Mortgage, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5092108	+ EDI: BLUESTEM	Nov 15 2022 00:13:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud MN 56303-0820
5092100	EDI: IRS.COM	Nov 15 2022 00:13:00	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346

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5092107	EDI: BLUESTEM	Nov 15 2022 00:13:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud MN 56395
5105733	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 14 2022 19:19:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5092109	Email/Text: bankruptcies@penncredit.com	Nov 14 2022 19:10:00	Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg PA 17108
5338878	Email/PDF: ebnotices@pnmac.com	Nov 14 2022 19:19:49	PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929, PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
5338877	Email/PDF: ebnotices@pnmac.com	Nov 14 2022 19:19:50	PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
5113868	EDI: AIS.COM	Nov 15 2022 00:13:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5092111	+ EDI: VERIZONCOMB.COM	Nov 15 2022 00:13:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring MO 63304-2225
5092112	+ EDI: VERIZONCOMB.COM	Nov 15 2022 00:13:00	Verizon Wireless, Po Box 650051, Dallas TX 75265-0051
5104883	+ Email/Text: kcm@yatb.com	Nov 14 2022 19:10:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
5092110	##+	Penn Credit, 916 S 14th St, Harrisburg PA 17104-3425

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Kevin Michael Keough dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirkn.com

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Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor FBC Mortgage LLC bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Kevin Michael Keough

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7176

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03251-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Michael Keough

11/14/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**